

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON
Somerset County

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$548	\$172	\$178
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$456	\$100	\$138
American European Ins Co (Rutgers Group) (5)	\$529	N/A	\$291
American Fire & Casualty Co (Ohio Casualty Group)	\$511	N/A	\$352
American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
American Ins Co (Allianz Group) (2)	\$728-\$1,221	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$501	\$166	\$221
Amica Mutual Ins Co (1)	\$549-\$691	\$129-\$164	\$190-\$240
Armed Forces Ins Exchange (3)	\$505	N/A	\$159
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$712	\$171	\$215
Balboa Ins Co	\$459-\$678	\$99	\$145
Bay State Ins Co (Andover Group)	\$585	\$158	\$114
Camden Fire Ins Assoc (OneBeacon Group)	\$317-\$415	\$125-\$149	\$153-\$185
Castlepoint Ins Co (Tower Group)	\$545-\$646	\$187-\$211	\$262-\$296
Centennial Ins Co (Atlantic Mutual Group) (4)	\$786	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,374	\$650	\$559
Citizens Ins Co of Amer (Hanover Insurance Group)	\$439	N/A	\$143
Cumberland Mutual Fire Ins Co	\$443-\$557	\$135	\$174
Electric Ins Co (3)	\$463-\$1,502	\$93	\$86
Empire Fire & Marine Ins Co	\$312-\$435	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$393-\$482	\$138-\$173	\$145-\$180
Encompass P&C Ins Co of NJ (Encompass Group)	\$309-\$755	\$105-\$286	\$113-\$303
Excelsior Ins Co	\$360	\$142	\$192
Farm Family Casualty Ins Co (3)	\$453	\$100	\$142
Farmers Ins Co of Flemington	\$591	\$180	\$224
Farmers Mutual Fire Ins Co of Salem Cty	\$755	\$148	\$282
Federal Ins Co (Chubb Group)	\$893	\$143	\$193
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$504-\$525	\$126	\$165
Fidelity National Prop and Cas Ins	\$315	\$108	\$141
Fireman's Fund Indemnity Corp (Allianz Group)	\$860	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$1,221	\$124-\$158	\$190-\$214
First American Property & Casualty Ins Co	N/A	\$219	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$446	\$118	\$153
Fitchburg Mutual Ins Co	\$641	\$135	\$224
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$454-\$529	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$478-\$688	\$100-\$152	\$178-\$205
Great Northern Ins Co (Chubb Group) (2)	\$1,374	\$604	\$521

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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Hanover Ins Co (Hanover Insurance Group)	\$666	\$129	\$169
Harleysville Ins Co of NJ	\$434-\$505	\$157-\$183	\$180-\$210
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$643	\$120	\$169
High Point Preferred Ins Co	\$406	\$128	\$137
Homesite Ins Co	\$501	\$166	\$221
IDS Property Casualty Ins Co	\$596	\$129	\$196
Liberty Mutual Fire Ins Co	\$428-\$1,524	\$124	\$180
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$539	\$122	\$156
Mercer Ins Co of NJ Inc	\$480-\$644	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$752	\$201	\$193
Merchants Preferred Ins Co (Merchants Group)	\$529	N/A	\$291
Merrimack Mut Fire Ins Co (Andover Group)	\$717-\$997	\$156	\$218
Metropolitan Group Property & Casualty Ins Co	\$1,025	\$116	\$173
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$430	\$58	\$103
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$504	\$66	\$119
Ohio Casualty Ins Co (Ohio Casualty Group)	\$747	\$178	\$265
Pacific Indemnity Co (Chubb Group)	\$893	\$143	\$193
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$317-\$415	\$125-\$149	\$153-\$185
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$417	\$119	\$142
Preserver Ins Co (Tower Group) (5)	\$479	\$158	\$130
Proformance Ins Co	\$667	N/A	\$202
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$618	\$102	\$167
Providence Mutual Fire Ins Co	\$424-\$702	\$165	\$170
Public Service Mutual Ins Co	\$392	\$118	\$114
Quincy Mutual Fire Ins Co	\$517-\$641	\$130	\$166
Rutgers Cas Ins Co (Rutgers Group)	\$364-\$479	\$122-\$157	\$100-\$127
Selective Ins Co of Amer (Selective Group)	\$601	\$153	\$200
Selective Way Ins Co (Selective Group)	\$507	N/A	\$200
State Farm Fire and Casualty Co	\$574	\$116	\$199
Tokio Marine & Nichido Fire Ins Co Ltd	\$486	\$127	\$244
Tower Ins Co of NY (Tower Group)	\$545	N/A	\$264
Tower National Ins Co (Tower Group)	\$545-\$646	\$187-\$211	\$262-\$296
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$391-\$428	\$131	\$131
United Services Auto Association (USAA Group) (1) (3)	\$411-\$477	N/A	\$119-\$157
USAA Casualty Ins Co (USAA Group) (1) (3)	\$426-\$493	N/A	\$119-\$157
Vigilant Ins Co (Chubb Group) (2)	\$1,206	\$650	\$559
West American Ins Co (Ohio Casualty Group)	\$611	N/A	\$326

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